



Consumer Credit Act 1974

1974 CHAPTER 39

PART III

LICENSING OF CREDIT AND HIRE BUSINESSES

Renewal, variation, suspension and revocation of licences

29 Renewal

- (1) If the licensee under a standard licence, or the original applicant for, or any licensee under, a group licence of limited duration, wishes the Director to renew the licence, whether on the same terms (except as to expiry) or on varied terms, he must, during the period specified by the Director by general notice or such longer period as the Director may allow, make an application to the Director for its renewal.
- (2) The Director may of his own motion renew any group licence.
- (3) The preceding provisions of this Part apply to the renewal of a licence as they apply to the issue of a licence, except that section 28 does not apply to a person who was already excluded in the licence up for renewal.
- (4) Until the determination of an application under subsection (1) and, where an appeal lies from the determination, until the end of the appeal period, the licence shall continue in force, notwithstanding that apart from this subsection it would expire earlier.
- (5) On the refusal of an application under this section, the Director may give directions authorising a licensee to carry into effect agreements made by him before the expiry of the licence.
- (6) General notice shall be given of the renewal of a group licence.

30 Variation by request

- (1) On an application made by the licensee, the Director may if he thinks fit by notice to the licensee vary a standard licence in accordance with the application.

Status: This is the original version (as it was originally enacted).

- (2) In the case of a group licence issued on the application of any person, the Director, on an application made by that person, may if he thinks fit by notice to that person vary the terms of the licence in accordance with the application; but the Director shall not vary a group licence under this subsection by excluding a named person, other than the person making the request, unless that named person consents in writing to his exclusion.
- (3) In the case of a group licence from which (whether by name or description) a person is excluded, the Director, on an application made by that person, may if he thinks fit, by notice to that person, vary the terms of the licence so as to remove the exclusion.
- (4) Unless the Director determines to vary a licence in accordance with an application he shall, before determining the application, by notice—
 - (a) inform the applicant, giving his reasons, that he is minded to refuse the application, and
 - (b) invite the applicant to submit to the Director representations in support of his application in accordance with section 34.
- (5) General notice shall be given that a variation of a group licence has been made under this section.

31 Compulsory variation

- (1) Where at a time during the currency of a licence the Director is of the opinion that, if the licence had expired at that time, he would, on an application for its renewal or further renewal on the same terms (except as to expiry), have been minded to grant the application but on different terms, and that therefore the licence should be varied, he shall proceed as follows.
- (2) In the case of a standard licence the Director shall, by notice—
 - (a) inform the licensee of the variations the Director is minded to make in the terms of the licence, stating his reasons, and
 - (b) invite him to submit to the Director representations as to the proposed variations in accordance with section 34.
- (3) In the case of a group licence the Director shall—
 - (a) give general notice of the variations he is minded to make in the terms of the licence, stating his reasons, and
 - (b) in the notice invite any licensee to submit to him representations as to the proposed variations in accordance with section 34.
- (4) In the case of a group licence issued on application the Director shall also—
 - (a) inform the original applicant of the variations the Director is minded to make in the terms of the licence, stating his reasons, and
 - (b) invite him to submit to the Director representations as to the proposed variations in accordance with section 34.
- (5) If the Director is minded to vary a group licence by excluding any person (other than the original applicant) from the group by name the Director shall, in addition, take the like steps under section 28 as are required in the case mentioned in that section.
- (6) General notice shall be given that a variation of any group licence has been made under this section.

(7) A variation under this section shall not take effect before the end of the appeal period".

32 Suspension and revocation

- (1) Where at a time during the currency of a licence the Director is of the opinion that if the licence had expired at that time he would have been minded not to renew it, and that therefore it should be revoked or suspended, he shall proceed as follows.
- (2) In the case of a standard licence the Director shall, by notice—
 - (a) inform the licensee that, as the case may be, the Director is minded to revoke the licence, or suspend it until a specified date or indefinitely, stating his reasons, and
 - (b) invite him to submit representations as to the proposed revocation or suspension in accordance with section 34.
- (3) In the case of a group licence the Director shall—
 - (a) give general notice that, as the case may be, he is minded to revoke the licence, or suspend it until a specified date or indefinitely, stating his reasons, and
 - (b) in the notice invite any licensee to submit to him representations as to the proposed revocation or suspension in accordance with section 34.
- (4) In the case of a group licence issued on application the Director shall also—
 - (a) inform the original applicant that, as the case may be, the Director is minded to revoke the licence, or suspend it until a specified date or indefinitely, stating his reasons, and
 - (b) invite him to submit representations as to the proposed revocation or suspension in accordance with section 34.
- (5) If he revokes or suspends the licence, the Director may give directions authorising a licensee to carry into effect agreements made by him before the revocation or suspension.
- (6) General notice shall be given of the revocation or suspension of a group licence.
- (7) A revocation or suspension under this section shall not take effect before the end of the appeal period.
- (8) Except for the purposes of section 29, a licensee under a suspended licence shall be treated, in respect of the period of suspension, as if the licence had not been issued; and where the suspension is not expressed to end on a specified date it may, if the Director thinks fit, be ended by notice given by him to the licensee or, in the case of a group licence, by general notice.

33 Application to end suspension

- (1) On an application made by a licensee the Director may, if he thinks fit, by notice to the licensee end the suspension of a licence, whether the suspension was for a fixed or indefinite period.
- (2) Unless the Director determines to end the suspension in accordance with the application he shall, before determining the application, by notice—
 - (a) inform the applicant, giving his reasons, that he is minded to refuse the application, and

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- (b) invite the applicant to submit to the Director representations in support of his application in accordance with section 34.
- (3) General notice shall be given that a suspension of a group licence has been ended under this section.
- (4) In the case of a group licence issued on application—
 - (a) the references in subsection (1) to a licensee include the original applicant;
 - (b) the Director shall inform the original applicant that a suspension of a group licence has been ended under this section.